

tougher to...the cardholder uses "float time" to create an illusionary monetary cash flow and creates a negative balance . For example, if the card has a credit line of \$5,000 and the cardholder...

3/9/8 (Item 8 from file: 630)  
DIALOG(R)File 630:Los Angeles Times  
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00277261 (THIS IS THE FULLTEXT)

**1st Toll Road to Open With Big Sales Pitch**

**Transportation: Promoters hope advertising and marketing gimmicks will steer freeway drivers to the region's first pay-as-you-go highway.**

JEFFREY A. PERLMAN, TIMES URBAN AFFAIRS WRITER  
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Sweepstakes contests, fast-food coupons and car phone discounts are some of the ways Orange County officials hope to entice commuters to do what Californians have never done: use a toll road.

With the first leg of the Foothill Transportation Corridor set to open Oct. 16, road builders will be working hard to overcome the public's strong resistance to tolls, particularly since the stretch of new highway is only 3.5 miles long.

"We want to generate enthusiasm," said Donna Carter of Frank Wilson & Associates, the Laguna Hills-based public relations firm hired to manage the marketing campaign. "We have to convince people to try the road, and then make the decision that they like it and will continue to use it."

The blitz to lure drivers to the Foothill will target 76,000 carefully selected households in the Lake Forest area through direct mail and cable television channels. Business professionals and people prone to use the latest in high-tech gadgets are expected to be the most receptive audience.

In a presentation last week to a committee of the Foothill/Eastern Transportation Corridor Agency, tollway officials said the road will be marketed under the "FastTrak" name and logo, and the main advertising themes will be "Because life's too short to sit in traffic" and "The Corridors: It's About Time."

Thirty-second cable television spots, showing people singing opera in the shower, gardening or relaxing will ask residents: "What will you do with the time the corridor saves you?"

But the phrase "toll road" will never be used because it reminds people of the opposite--a freeway, officials said. Instead, the road will be referred to in all ads as "The Corridor."

Officials said they're exploring several themes that will be repeated in over-sized postcard mailings, brochures and other ads, including:

- \* "The Benefits are Non-Stop."
- \* "Be the first on your block to go where no one has gone before."
- \* "No matter what you do, the Corridor gives you more time to do it."
- \* "Test Drive the Foothill Corridor."

To help refine the message, market researchers interviewed groups of potential toll road users.

Joyce Ukropina, partner in the Irvine-based advertising agency, Johnson/Ukropina, said the interviews showed that, as expected, there are strong psychological barriers to toll roads, and the first task will be

to get people to try the Foothill Corridor and pay tolls ranging from \$.50 for a car to \$1.80 for the largest truck.

Ukropina said there will be some reluctance among motorists who will view the 3.5-mile initial segment as too short to be of much benefit to their personal commute. The first leg runs from Portola Parkway in Lake Forest to Portola Parkway in Irvine. By the end of the century, the road is expected to extend 30 miles from the Eastern Transportation Corridor near Irvine Lake to Interstate 5 near San Clemente.

**Because the initial stretch is short, some motorists will also hesitate to set up a prepaid toll account and plop down a refundable deposit of about \$30 for dashboard-mounted transponders and AT&T Smart Cards relabeled as "FastTrak" cards, inserted into the transponders like computer floppy disks.**

The transponders and FastTrak cards exchange billing and vehicle information with a roadside computer, thus eliminating the need to slow down or stop at toll booths.

And so the direct mail campaign will try to target upscale professionals--the folks with cellular telephones, fax machines and a fondness for the latest electronic gadgets. In other words, the Sharper Image crowd.

Tollway officials believe the campaign will be successful if it lures 5,000 vehicles per day on the first segment. A big jump in ridership is expected when the corridor is extended an additional 4.3 miles through Rancho Santa Margarita, closing a major gap in the South County road network.

All three South County tollways will utilize the same FastTrak name and logo. Updated transponders and FastTrak cards will allow motorists to bill use of all three roads to the same prepaid account.


While persuading people to sign up for the automated billing system is a major goal for tollway officials, they're anticipating a preference among some motorists to pay cash. As a result, automatic coin machines will be provided. There will be some who refuse to pay at all, or who don't simply out of confusion.

The experience with toll roads in other states is that the failure to pay is mostly deliberate rather than accidental, but is limited to 2% or less of the traffic volume.

To deter scofflaws, Orange County tollway officials plan to adopt an ordinance imposing stiff fines. The operations committee overseeing the Foothill Corridor recently recommended a \$76 fine--three times the cost of a parking ticket but about half that of a typical speeding citation.

Two agency committees have recommended that violators be given 10 or 20 days to mail in a payment. After that, a \$10 processing fee would be added to the bill. After 20 to 30 days, officials would levy the fine.

Multiple violations are expected to draw tougher penalties, but at levels not yet specified.

 **Motorists with transponders and prepaid accounts would have a slight advantage. If their accounts are too low, they will be allowed to carry a negative balance.** But they will be notified and asked to deposit additional funds in their accounts.

"We view those as our chief customers, and we want to give them as much benefit of the doubt as we can," said Alice Bridge of Lockheed Corp., the firm hired to design, build and operate the toll collection system.

Violators will be entitled to an administrative hearing set up by the corridor agency. But officials haven't decided yet how the matter would be taken to court later if necessary.

The violation ordinance, as currently proposed, would hold drivers and vehicle owners--even car rental companies--responsible for unpaid tolls and fines.

#### How to Use the Toll Road

The first 3.5-mile segment of the Foothill Transportation Corridor, expected to open Oct. 16, will accept tolls two ways--cash or by automated vehicle identification (AVI) cards. Here's how it works:

1. Payment plans: Cash-paying commuters pay an automated coin machine or attendant.

Vehicles equipped with AVI cards drive through; antennae read card and drivers' prepaid account is charged.

2. Lane entry sensor: Weight, type of vehicle determine toll, from 50 cents to \$1.80.

3. Green light: Signal turns green if cash toll is paid. Overhead sensor confirms payment of vehicles with prepaid account.

4. Red light: If a vehicle leaves while signal is red, an alarm rings, a red strobe flashes and cameras photograph license plate. Computer records infraction; violators will be ticketed by mail.

Source: Foothill/Eastern Transportation Corridor Agency

Researched by JEFFREY PERLMAN / Los Angeles Times

CAPTIONS: GRAPHIC-DRAWING: How to Use the Toll Road, DAVID PUCKETT / Los Angeles Times

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Set	Items	Description
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S1	8	NEGATIVE()BALANCE AND (SMART()CARD? OR ELECTRONIC() (PURSE - OR WALLET) OR TOUCH(2W)PASS OR GO()CARD? ?)
S2	8	IDPAT (sorted in duplicate/non-duplicate order)
S3	8	IDPAT (primary/non-duplicate records only)

3/TI/3 (Item 3 from file: 349)

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SECURE ARCHITECTURE FOR EXCHANGE EXECUTES DIGITALLY SIGNED CONTRACTS

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DIALOG(R)File 348:EUROPEAN PATENTS

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01078613

System, method and apparatus for value exchange utilizing value-storing apparatus

System, Verfahren und Vorrichtung zum Austauschen von Werten mit Werte speichernder Vorrichtung

Systeme, methode et appareil pour l'echange de valeurs, utilisant un dispositif de stockage de valeurs

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A system, method and apparatus for exchanging value using a smart card (12) in a financial transaction is disclosed. The system includes a smart card (12) having a contact interface (14) and a contactless interface (16) interactive with a closed purse application and an open purse application controlled by a microprocessor (38). The closed purse application contains application-specific value, while the open purse contains general value. The application-specific value and general value are each compatible within the system of the invention to perform and settle the financial transaction. The financial transaction may include the smart card (12) communicating with a load terminal or a transaction terminal to add or change the amount of value on the smart card (12). Further, the present invention include auto-load functionality for adding an amount of value to the smart card (12). Finally, applications such as a transportation application and a loyalty application are described.

ABSTRACT WORD COUNT: 151